

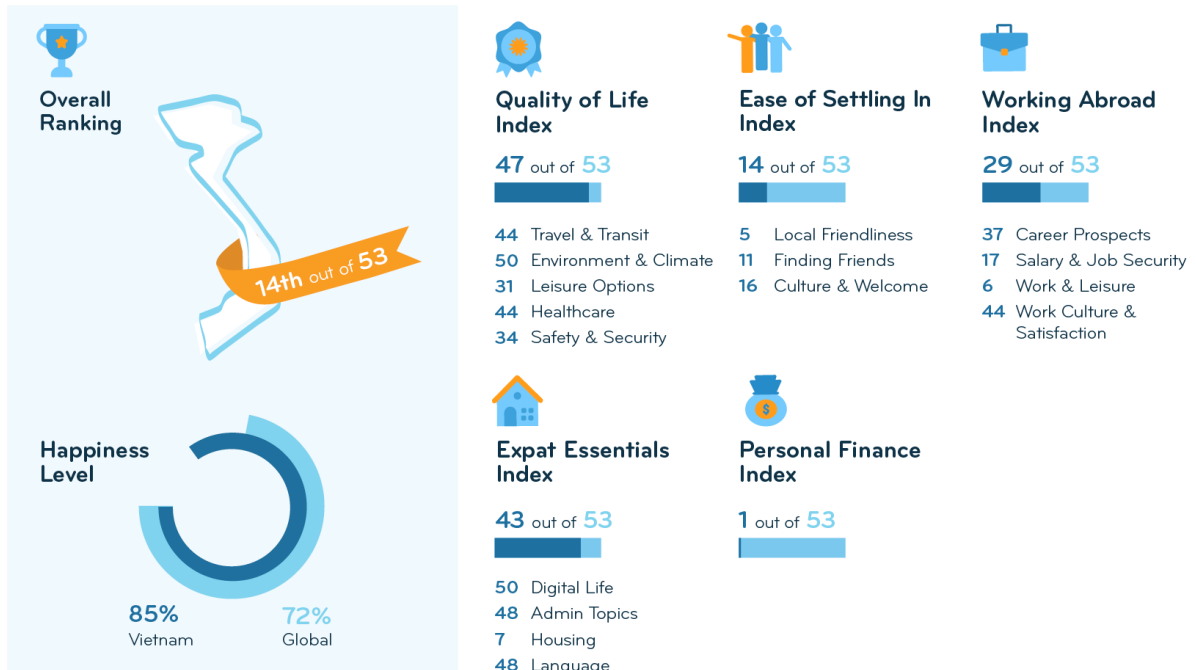
## Expats Feel Secure with Their Finances in Vietnam

The *Expat Insider 2023* survey by InterNations reveals the best and worst destinations for living and working abroad.

- Vietnam ranks **14th out of 53 destinations**: a low cost of living is highly appreciated, but getting high-quality healthcare is a struggle.
- **Mexico (1st), Spain, Panama, Malaysia, Taiwan, Thailand, Costa Rica, the Philippines, Bahrain, and Portugal (10th)** are the best destinations for expats in 2023.
- The worst countries for expats are **Kuwait (53rd), Norway, Türkiye, South Korea, Germany, South Africa, Italy, Malta, New Zealand, and Japan (44th)**.
- This year also marks the **10th anniversary of the Expats Insider survey**. In the past decade, it has become one of the most cited studies on expat life abroad.

Munich, 11 July 2023 — [InterNations](https://www.internations.org), the **world's largest expat community** with more than 4.8 million members, has published the latest results of its annual *Expats Insider* survey. This year also marks the survey's 10th anniversary. With more than 12,000 respondents, *Expats Insider* is one of the **most extensive surveys about living and working abroad**. It provides insights into expat life in 53 destinations, offering in-depth information on the respondents' satisfaction with their respective countries in these five indices: **Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and the Expats Essentials Index**, which covers housing, administration, language, and digital life.

### | How Expats Rate Life in Vietnam



## Vietnam in the *Expat Insider 2023* Survey

**Vietnam comes 14th out of 53 destinations** in the *Expat Insider 2023* survey. It even secures 1st place worldwide in the **Personal Finance Index**. Expats are also happy with the **Local Friendliness** (5th) and **Work & Leisure** (6th) in this destination. However, the country ends up among the bottom 10 in both the **Quality of Life** and the **Expat Essentials Indices**. Overall, **85% of expats are happy with their life in Vietnam**, compared to a global average of 72%.

### Best Choice for Affordable Living

Since the first *Expat Insider* survey in 2014, Vietnam has always ranked in the top 10 of the **Personal Finance Index**. It has even landed in 1st place in this index five times, including in 2023. The country also consistently ranks among the best-rated ones for its general cost of living — in 2023, almost four in five expats (77%) are happy with this factor, compared to only 44% globally. Another 71% are **satisfied with their financial situation** (vs. 58% globally). Expats could not agree more that their disposable income is enough to lead a comfortable life in Vietnam (1st).

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*“What I love the most is the low cost of living and the friendly people here.”*  
– US American expat

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### Expats Are Happy with Local Residents

Vietnam also performs quite well in the **Ease of Settling In Index** (14th). It makes it into the top 10 in the **Local Friendliness Subcategory** (5th). More than four in five expats (82%) describe its local residents as generally friendly, 15 percentage points more than the global average (67%). This is probably one reason why expats consider it easy to make local friends (9th). The majority of expats also feels welcome in Vietnam (83% vs. 67% globally).

### Work-Life Balance Pleases Expats

The destination has an average performance in the **Working Abroad Index** (29th) but secures a top 10 ranking in the **Work & Leisure Subcategory** (6th). Almost three-quarters of expats in Vietnam (73%) are happy with their work-life balance (vs. 63% globally). They are also pleased with their personal career opportunities (61%), compared to 57% globally.

On the other hand, the country ends up in the bottom 10 of the **Work Culture & Satisfaction Subcategory** (44th). Expats are especially disappointed with the lack of support for independent work (47th) and flexibility (49th) in the local business culture.

### Digitalization Lags Behind

Expats report more difficulties in the **Expat Essentials Index** (43rd), especially in the **Digital Life** (50th) and **Admin Topics** (48th) **Subcategories**. Almost half of them (49%) are unhappy with the availability of administrative services online (vs. 21% globally), and only 66% are satisfied with the cashless payment options, much less than the global average (84%). Both obtaining high-speed internet access at home (44th) and having unrestricted access to online services (44th) pose further problems for expats in Vietnam.

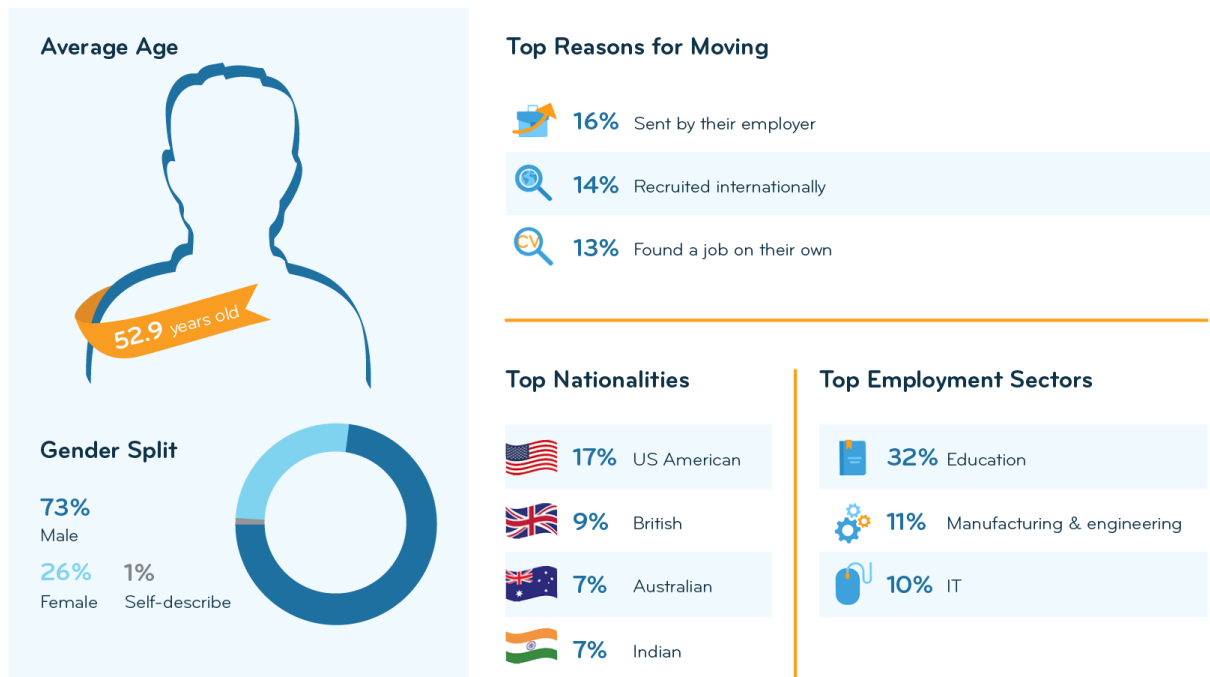
They also struggle with opening a local bank account (49th) and the process of getting a visa to move to Vietnam (50th). Well over twice the global average (83% vs. 38% globally) also find it **difficult to learn Vietnamese**. In fact, not a single expat in Vietnam claims to speak the language very well (vs. 34% globally). On the positive side, 67% of expats are happy with the affordability of housing in Vietnam (vs. 38% globally).

### Expats Are Unhappy with Air Quality & Infrastructure

Vietnam performs worst in the **Quality of Life Index** (47th). More than half the expats (55%) are unhappy with the air quality, more than triple the global average (17%). And not even three in ten (29%) are happy with the urban environment, compared to 67% globally. About half (49%) also say that the government does not support policies to protect the environment (vs. 17% globally), which might impact the **poor availability of green goods and services** (52nd) as well.

When it comes to **Travel & Transit** (44th), Vietnam's infrastructure for cars ranks in the bottom 10 (48th). Unfortunately, the availability of public transportation is also not great (46th). The **Healthcare Subcategory** (44th) brings up more pain points for expats. The poor availability of healthcare (46th), and the lack of easy access to all kinds of necessary healthcare (44th) are particular difficulties. Just over half the expats (53%) are happy with the quality of medical care, almost 20 percentage points less than the global average (70%).

## | Typical Expats in Vietnam



## The Best & Worst Destinations for Living and Working Abroad in 2023

According to the *Expat Insider 2023* survey results, **Mexico (1st), Spain, Panama**, Malaysia, Taiwan, Thailand, Costa Rica, the Philippines, Bahrain, and Portugal (10th) are the best destinations for expats in 2023. The top 5 destinations stand out with good to **great results in the Personal Finance Index**. All top 10 destinations perform better than the global average in the Ease of Settling In Index, but with the exception of Taiwan (9th), none of them manage to rank highly in the Working Abroad Index. The top performers also see very different results when it comes to the Quality of Life Index: Spain (1st) and Taiwan (2nd) excel here, while the Philippines (48th) ends up among the bottom 10.

The worst destinations for expats are **Kuwait (53rd), Norway, Türkiye**, South Korea, Germany, South Africa, Italy, Malta, New Zealand, and Japan (44th). All bottom 5 countries have average to **very poor rankings in the Ease of Settling In Index**. The Working Abroad Index, on the other hand, reveals a wide range of results among the bottom 5 destinations: Germany and Norway perform above average, while Türkiye, Kuwait, and South Korea show very poor results.

**You can find out more about the best and worst destinations for expats in 2023 in the respective press release (available under “Downloads” in the email).**

### **About the InterNations *Expat Insider 2023* Survey**

InterNations has been conducting its annual *Expat Insider* survey since 2014. This 10th edition of one of the world's largest expat surveys is based on data from 12,065 expats representing 171 nationalities and living in 172 countries or territories. They provided information on various areas of expat life, as well as their gender, age, and nationality.

Participants were asked to rate up to 56 different aspects of life abroad on a scale of one to seven. The process emphasized the respondents' personal satisfaction with these factors, considering both emotional topics and more factual aspects with equal weight. The ratings of the individual factors were then bundled in various combinations for a total of 16 subcategories, and their mean values were used to draw up five topical indices: Quality of Life, Ease of Settling In, Working Abroad, Personal Finance, and Expat Essentials. These indices were further averaged together with expats' general happiness with their life abroad to rank 53 destinations around the world.

To be featured in the indices and overall ranking, a sample size of at least 50 survey participants per destination was necessary.

### **About InterNations**

With more than 4.8 million members in 420 cities around the world, [InterNations](https://www.internations.org) is the largest global community and a source of information for people who live and work abroad. InterNations offers global and local networking and socializing, both online and face-to-face. At around 4,000 events and activities per month, expatriates have the opportunity to meet other global minds. Online services include discussion forums and helpful articles with personal expat experiences, tips, and information about life abroad. Membership is by approval only to ensure we remain a community of trust. InterNations is part of the NEW WORK SE, a group of brands that offer products and services for a better working life.

Find more information about InterNations on our [press page](#), [in our company blog](#), in our [magazine](#), or on our [LinkedIn page](#). Follow us on [Twitter](#) for updates and data insights on expat life.

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